

JAN 27 2009

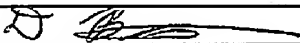
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| TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i> | Application Number | 10/667,851 | |
| | Filing Date | 09/22/2003 | |
| | First Named Inventor | John Eugene Merkley, Jr. | |
| | Art Unit | 3692 | |
| | Examiner Name | Jennifer L. Liversedge | |
| Total Number of Pages in This Submission | 15 | Attorney Docket Number | 16342D1-US |

| ENCLOSURES (Check all that apply) | | |
|--|--|--|
| <input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53 | <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ | <input type="checkbox"/> After Allowance communication to Technology Center (TC) <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below): |
| Remarks Amendment in Reply to Office Action, dated 10/27/2008 is enclosed. | | |
| SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT | | |
| Firm or Individual name | Darin Bartholomew (Reg. No. 36,444) | |
| Signature |  | |
| Date | January 27, 2009 | |

| CERTIFICATE OF TRANSMISSION/MAILING | | | |
|---|---|------|------------------|
| I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below. | | | |
| Typed or printed name | Darin Bartholomew | | |
| Signature |  | Date | January 27, 2009 |

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JAN 27 2009

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/667,851 Confirmation No.: 1381
Applicant : John Eugene Merkley, Jr.
Filed : 9/22/2003
Art Unit : 3692
Examiner: : Jennifer L. Liversedge
Docket (Atty Ref.) No. : 16342D1-US
Title : INTEGRATED FINANCIAL PROCESSING SYSTEM
AND METHOD FOR FACILITATING AN INCENTIVE PROGRAM

Moline, IL 61265

27 January 2009

Commissioner for Patents
P. O. Box 1450
Alexandria VA 22313-1450

Amendment In Reply to Office Action, dated 10/27/2008

Sir:

In reply to the Office Action dated 10/27/2008, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.